Certificate Number: 05781-PR-DE-036267300

Bankruptcy Case Number: 21-03430



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 17, 2022</u>, at <u>8:45</u> o'clock <u>AM PST</u>, <u>Maria Laboy Gonzalez</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: January 17, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President